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January 19, 2010

I hereby certify that this correspondence is being deposited with the U.S. Patent and Trademark Office via the e-filing service on January 19, 2010.

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Re: U.S. Patent Application Serial No. 10/645,778 for
METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS
BETWEEN COMMERCIAL BANKS AND POOLED DEPOSITOR
GROUPS
Our File No. 1483/3

Sir:

Please find enclosed in connection with the subject U.S. patent application the following documents:

1. A Petition for Extension of Time (Form PTO/SB/22, 1 page); and
2. An Amendment (18 pages).

The Commissioner is hereby authorized to charge \$555.00, any deficiencies of payment, or credit any overpayment associated with the filing of this correspondence to Deposit Account Number **50-0426**.

Respectfully submitted,

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Enclosures

